



2165

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:
LASCELLES, et al.

Application No.: 09/991,894

Filed: November 13, 2001

For: ON-LINE BALANCE TRANSFERS

Atty. Docket No.: NEXTP009

Examiner: Unassigned

Group: 2165

Date: December 17, 2001

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CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service as First Class Mail in an envelope addressed to: Assistant Commissioner for Patents, Washington, DC 20231 on December 17, 2001.

Signed: _____

Pat Tate
Pat Tate

INFORMATION DISCLOSURE STATEMENT
UNDER 37 CFR §§1.56 AND 1.97(c) BEFORE MAILING OF A FIRST OFFICE ACTION

Assistant Commissioner for Patents
Washington, DC 20231

Dear Sir:

The references listed in the attached PTO Form 1449, copies of which are attached, may be material to examination of the above-identified patent application. Applicants submit these references in compliance with their duty of disclosure pursuant to 37 CFR §§1.56 and 1.97. The Examiner is requested to make these references of official record in this application.

This Information Disclosure Statement is not to be construed as a representation that a search has been made, that additional information material to the examination of this application does not exist, or that these references indeed constitute prior art.

This Information Disclosure Statement is being filed within three (3) months of the filing date of the above-referenced application. Accordingly, it is believed that no fees are due in connection with the filing of this Information Disclosure Statement. However, if it is determined that any fees are due, the Commissioner is hereby authorized to charge such fees to Deposit Account 50-0685 (Order No. NEXTP009).

Respectfully submitted,

VAN PELT & YI LLP

A handwritten signature in cursive script, appearing to read "William J. James".

William J. James

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Form 1449 (Modified)**Information Disclosure
Statement By Applicant**

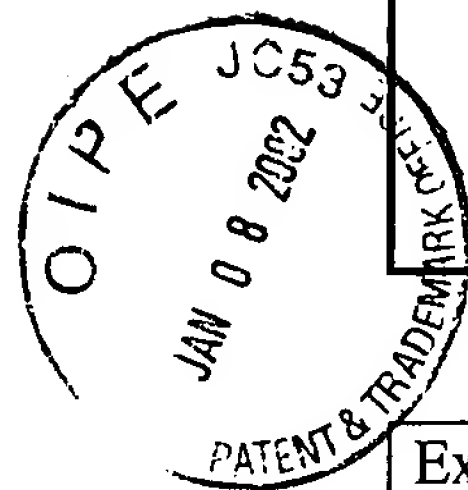
(Use Several Sheets if Necessary)

Atty Docket No. NEXTP009
 Application No.: 09/991,894
 Inventor Lascelles, et al
 Group 2165
 Filing Date November 13, 2001

U.S. Patent Documents

Examiner Initial	No.	Patent No.	Date	Patentee	Class	Sub- class	Filing Date
	A	5,187,735	Feb. 16, 1993	Herrero Garcia et al	379	88	May 1, 1990
	B	5,239,462	Aug 24, 1993	Jones, et al	364	408	Feb. 25, 1992
	C	5,262,941	Nov. 16, 1993	Saladin, et al	364	408	Mar 30, 1990
	D	5,387,783	Feb 7, 1995	Mihm, et al	235	375	Apr. 30, 1993
	E	5,450,537	Sep. 12, 1995	Hirai, et al	395	149	Nov. 4, 1993
	F	5,611,052	Mar. 11, 1997	Dykstra, et al	395	238	Nov. 1, 1993
	G	5,696,907	Dec. 9, 1997	Tom	395	238	Feb. 27, 1995
	H	5,704,029	Dec. 30, 1997	Wright, Jr.	395	149	May 23, 1994
	I	5,727,163	Mar 10, 1998	Bezos	395	227	Mar. 30, 1995
	J	5,745,654	Apr. 28, 1998	Titan	395	22	Feb. 13, 1996
	K	5,761,640	Jun 2, 1998	Kalyanswamy, et al	704	260	Dec. 18, 1995
	L	5,774,882	Jun. 30, 1998	Keen, et al	705	38	Oct. 25, 1993
	M	5,774,883	June 30, 1998	Andersen et al	205	38	May 25, 1995
	N	5,797,133	Aug. 18, 1998	Jones, et al	705	38	Feb. 3, 1997
	O	5,819,029	Oct. 6, 1998	Edwards et al	395	186	Feb. 20, 1997
	P	5,819,236	Oct. 6, 1998	Josephson	705	35	Jun 12, 1995
	Q	5,819,291	Oct. 6, 1998	Haimowitz et al	707	201	Aug. 23, 1996
	R	5,832,465	Nov. 3, 1998	Tom	706	51	Apr. 7, 1997
	S	5,870,721	Feb. 9, 1999	Norris	705	38	Oct. 15, 1996
	T	5,878,403	Mar. 2, 1999	DeFrancesco et al	705	38	Sep. 12, 1995
	U	5,911,135	Jun. 8, 1999	Atkins	705	36	Apr. 16, 1991
	V	5,930,776	Jul. 27, 1999	Dykstra, et al	705	38	Mar 10, 1997
	W	5,940,811	Aug 17, 1999	Norris	705	38	Oct. 15, 1996
	X	5,940,812	Aug 17, 1999	Tengel, et al	705	38	Aug 19, 1997
	Y	5,950,179	Sep. 7, 1999	Buchanan et al	705	38	Dec 3, 1996
	Z	5,960,411	Sep. 28, 1999	Hartman, et al	705	26	Sep. 12, 1997
	AA	5,966,699	Oct 12, 1999	Zandi	705	38	Oct. 11, 1996
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	CC	5,987,434	Nov. 16, 1999	Libman	705	36	Jun 10, 1996
	DD	5,995,947	Nov. 30, 1999	Fraser, et al	705	38	Sep. 12, 1997
Examiner				Date Considered			

Examiner: Initial citation considered. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.



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	FF	6,014,645	Jan 11, 2000	Cunningham	705	38	Apr 19, 1996
	GG	6,029,149	Feb 22, 2000	Dykstra et al	705	38	Apr 26, 1999
	HH	6,029,890	Feb. 29, 2000	Austin	235	380	Jun 22, 1998
	II	6,088,686	Jul. 11, 2000	Walker et al	705	38	Dec. 3, 1996
	JJ	6,105,007	Aug 15, 2000	Norris	705	38	May 5, 1999
	KK	6, 112,190	Aug 29, 2000	Fletcher et al	705	38	Aug 19, 1997
	LL	6,119,103	Sep 12, 2000	Basch et al	705	35	May 27, 1997
	MM	6,182,124	Jan 30, 2001	Lau et al	709	217	Jun 10, 1998
	NN	6,192,380	Feb. 20, 2001	Light et al	707	505	Mar. 31, 1998
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	QQ	6,208,979	Mar. 27, 2001	Sinclair	705	38	Dec. 3, 1999

Foreign Patent or Published Foreign Patent Application

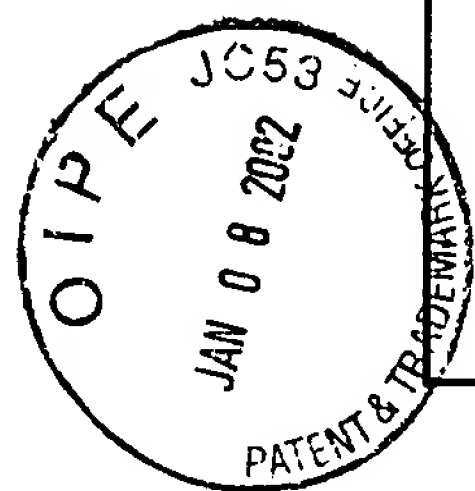
Examiner Initial	No.	Document No.	Publication Date	Country or Patent Office	Class	Sub-class	Translation	
							Yes	No
	RR	EP0840244A1	06/05/98	Europe	G06F	17/60		
	SS	WO97/22073	19 June 1997	PCT	G06F	17/60		

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	VV	"To Boost Balances, AT&T Renews No-Fee Universal Card Offer", The Report on AT&T, V10, n.13, March 30, 1992.
	WW	Bank Technology News, "Low Rent Loan Officer in a Kiosk, v8, no. 2, pg 5, Feb. 1995.
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	YY	Borowsky, Mark, "The Neural Net: Predictor of Fraud or Victim of Hype?", Bank Technology News, pg 7, Sept, 1993.

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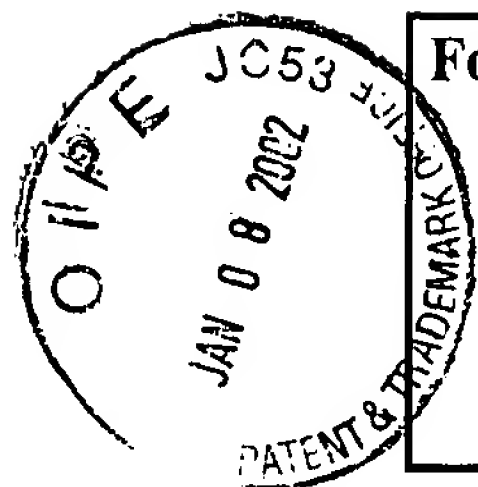


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	ZZ	Calvey, Mark, "Internet Gives Bankers a Snappy Comeback", S. F. Business Times, v. 13, n. 5, pg 3, Sept 11, 1998.
	AAA	Canter, Ronald S., "Lender Beware-Federal Regulation of Consumer Credit", Credit World, v8, n5, pp. 16-20, May/June 1993.
	BBB	Chesanow, Neil, "Pick the Right credit Cards and use them wisely", Medical Economics, v75, n16, p94, Aug. 1998.
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	HHH	FIData, Inc, Press Release, August 26
	III	Friedland, Marc, "Credit Scoring Digs Deeper into Data", Credit World, v84, n5, pg 19-23, May-Jun 1996.
	JJJ	Handley, John, "Credit Review Lets the Numbers Do the Talking in Home Mortgage Game", Chicago Tribune, July 12, 1998.
	KKK	Hollander, Geoffrey, "Sibling Tool Personator 3 Untangles File Formats", InfoWorld, v20, n5, pg. 102, Feb. 2, 1998.
	LLL	Kantrow, Yvette D., "Banks Press Cardholders to Take Cash Advances", American Banker, v157, n18, pg. 1.
	MMM	Web Page Results for FICO: Altavista.com, 3/20/01
	NNN	"Lotis Delivers Pre-Release of Lotus Notes 4.6 Client Provides Compelling New Integration with Internet Explorer, May 20, 1997 Press Release
	OOO	McCormick, Linda W., "Users of Credit Scoring Face Tough Rules on Notification", American Banker – May 21, 1982
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	PPP	McShane, Peter K., "Got Financing?", Business Journal Serving Southern Tier, CNY, 9/15/97, Vol 11, Issue 19, pg. 9.
	QQQ	Phillips 66 Introduces Mastercard with Rebate Feature", PR Newswire, Sept 14, 1995.
	RRR	"Reengineering Update-Outsourcing: An Option Full of Benefits and Responsibilities", American Banker, Oct. 24, 1994.
	SSS	Sherman, Lee, "Wells Fargo Writes a New Online Script", Interactive Week, V5, n31, pg 19, Aug 1998.
	TTT	Staff, "On Line System Approves Loans while Customer Waits", Communications News, v. 31, N. 9, pg 27, Sept 1994.
	UUU	Stetenfeld, Beth, "Credit Scoring: Finding the Right Recipe", Credit Union Management, v17, n11, pg 24-26, Nov. 1994.
	VVV	"VAR Agreement Expands Credit Bureau Access", Computers in Banking, v6, n10, pg 58.
	WWW	"Wells Fargo Launches First Real-Time, Online Home Equity Credit Decision-Making Service", Business Wire, June 3, 1998.
	XXX	"What Do FICO Scores Mean to Me?", http://www.sancap.com , 11/4/99
	YYY	"What is a FICO Score?", http://www.aspenloan.com 11/4/99
	ZZZ	"What the Credit Bureau is Saying about you: If a Mistake Sneaks into your Record, you may not Know About it Until you get Turned down for Credit", Changing Times, v37, p. 56 – July 1983.
	A1	"World Wide Web enhances customers' choice", Cards International, n.143, pg. 9, Nov. 9, 1995.
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